

CLAIMS

What is claimed is:

1. A system for identifying an individual over a communication network; comprising:
 - a User that needs to be identified in e-commerce;
 - a Central-Entity that provides digital identity to the users to positively identify themselves in e-commerce;
 - an External-Entity offering goods or services and needs to authenticate the users in e-commerce;
 - a communication network for the user, the Central-Entity and the External-Entity to send and receive information between each other.
2. The system according to claim 1, wherein said a digital identity includes SecureCode and other information such as UserName.
3. A system according to claim 2, wherein said a SecureCode is a dynamic, non-predictable and time dependent alphanumeric code, secret code, PIN or other code.
4. The system according to claim 1, wherein said communication network includes Internet, wireless and private networks.
5. A method for identifying an individual; comprising the steps:
 - The user registers at the Central-Entity;
 - The user provides his personal and/or financial information to the Central-Entity;

The user receives his unique UserName and Password from the Central-Entity;

The user attempts to get access to a restricted web site or to buy goods and/or services from an External-Entity;

The External-Entity requests the user to authenticate himself using his digital identity;

The user requests SecureCode from the Central-Entity;

The Central-Entity generates dynamic, non-predictable and time dependable SecureCode for the user;

The Central-Entity stores a copy of the SecureCode and sends out the SecureCode to the user over a communication network;

The user receives the SecureCode over a communication network;

The user submits his SecureCode as part of the digital identity in response to External-Entity's request;

The External-Entity forwards the user's digital identity along with the identification and authentication request to the Central-Entity over a communication network;

The Central-Entity retrieves the user's digital identity including the SecureCode from the system;

The Central-Entity compares the retrieved user's digital identity with the digital identity received from the External-Entity;

The Central-Entity sends approval identification and authorization message to the External-Entity when the digital identity forwarded to the Central-Entity, matches the user's digital identity retrieved from the system;

The Central-Entity sends a denial identification and authorization message to the External-Entity when the digital identity forwarded to the

Central-Entity does not match the user's digital identity retrieved from the system.

for session